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Official Form 1 (1/08) **United States Bankruptcy Court Voluntary Petition** DISTRICT OF MINNESOTA Name of Debtor Name of Joint Debtor (if individual, enter Last, First, Middle) (Spouse)(Last, First, Middle) ROLLINS, RICHARD M All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 0647 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 422 LARCH AVE Owatonna MN ZIPCODE ZIPCODE 55060 County of Residence or of the County of Residence or of the Principal Place of Business: STEELE Principal Place of Business: Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- \boxtimes 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets \$100,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$500,000 to \$10 to \$500 to \$1 billion \$1 billion \$100,000 to \$1 to \$50 to \$100 million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$1 billion \$1 billion million million million million

million

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Official Form 1 (1/08)	ieni Paye 2 01 37	FU	PRMI B1, Page 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): RICHARD M ROLLIN	NS	
All Prior Bankruptcy Cases Filed Within Last 8 Y			
Location Where Filed: NONE	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	f this Debtor (If more t	than one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)	whose d I, the attorney for the petitioner na have informed the petitioner that [or 13 of title 11, United States Cod	Exhibit B completed if debtor is an individual debts are primarily consumer debts) amed in the foregoing petition, declare [he or she] may proceed under chapter ode, and have explained the relief avail by that I have delivered to the debtor the	7, 11, 12 lable under e notice
Exhibit A is attached and made a part of this petition	/s/ PERRY A. BER		01/02/2008
	Signature of Attorney for Debtor(s) Exhibit C	-	Date
(Chec ☐ Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days t ☐ There is a bankruptcy case concerning debtor's affiliate, general partner. ☐ Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defendathe interests of the parties will be served in regard to the relief sought in	Exhibit D h spouse must complete and attach a see part of this petition. and made a part of this petition. n Regarding the Debtor - Venue ck any applicable box) usiness, or principal assets in this District than in any other District. r, or partnership pending in this District Chusiness or principal assets in the Unit ant in an action proceeding [in a federa	eparate Exhibit D.) ict for 180 days immediately et. ted States in this District, or has no al or state court] in this District, or	
	applicable boxes.)	1 Property	
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, comple	ete the following.)	
	(Name of landlord that obt	tained judgment)	
	(Address of landlord)		
☐ Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession			
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	f any rent that would become due durin	ng the 30-day	
☐ Debtor certifies that he/she has served the Landlord with this certifies	ification. (11 U.S.C. § 362(l)).		

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Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	RICHARD M ROLLINS
	Signatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)	☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ RICHARD M ROLLINS	- x
Signature of Debtor	(Signature of Foreign Representative)
X Signature of Joint Debtor	- <u> </u>
	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	01/02/2008
01/02/2008 Date	(Date)
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X /s/ PERRY A. BERG Signature of Attorney for Debtor(s)	· · · · ·
PERRY A. BERG 135999	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document
Printed Name of Attorney for Debtor(s)	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by
PATTON, HOVERSTEN & BERG, P.A. Firm Name	bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or
PO BOX 249 Address	accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
215 ELM AVE EAST	
WASECA MN 56093	Printed Name and title, if any, of Bankruptcy Petition Preparer
507-835-5240 Telephone Number	
01/02/2008	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal,
Date *In a case in which § 707(b)(4)(D) applies, this signature also	responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	X
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
X Signature of Authorized Individual	not an individual.
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11
01/02/2008	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. II U.S.C. § 110; 18 U.S.C. § 156.

Date

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B22A (Official Form 22A) (Chapter 7) (01/08)

In re	RICHAR	RD M ROLLINGS
		Debtor(s)
Case	Number:	
		(If known)

According to the calculations required by this statement:	
☐ The presumption arises.	

☑ The presumption arises.☑ The presumption does not arise.

(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VE	TERANS AND NON-CONSUMER D	EBTORS	
1A	If you are a disabled veteran described in the Veteran's Declaratic Veteran's Declaration, (2) check the box for "The presumption do verification in Part VIII. Do not complete any of the remaining parts	es not arise" at the top of this statement, and (3) co		
17.	☐ Veteran's Declaration. By checking this box, I declare under defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred pridefined in 10 U.S.C. § 101(d)(1)) or while I was performing a hom	imarily during a period in which I was on active duty		
1B	If your debts are not primarily consumer debts, check the box below the remaining parts of this statement.	ow and complete the verification in Part VIII. Do not	complete any of	
	Declaration of non-consumer debts. By checking this box	, I declare that my debts are not primarily consumer	debts.	
	Part II. CALCULATION OF MONTHL	Y INCOME FOR § 707(b)(7) EXCLU	JSION	
	Marital/filing status. Check the box that applies and complete th a. ☑ Unmarried. Complete only Column A ("Debtor's Incomplete only Column A")	e balance of this part of this statement as directed. e") for Lines 3-11.		
	b. Married, not filing jointly, with declaration of separate house penalty of perjury: "My spouse and I are legally separated under a living apart other than for the purpose of evading the requirements Complete only Column A ("Debtor's Income") for Lines 3-11	pplicable non-bankruptcy law or my spouse and I are s of § 707(b)(2)(A) of the Bankruptcy Code."	e	
2	c. Married, not filing jointly, without the declaration of separate Column A ("Debtor's Income") and Column B ("Spouse's Inc		ete both	
	d. Married, filing jointly. Complete both Column A ("Debto Lines 3-11.	•	") for	
	All figures must reflect average monthly income received from all a months prior to filing the bankruptcy case, ending on the last day of monthly income varied during the six months, you must divide to	of the month before the filing. If the amount	Column A Debtor's	Column B Spouse's
	result on the appropriate line.		Income	Income
3	Gross wages, salary, tips, bonuses, overtime, commissions	•	\$2,405.15	\$
4	Income from the operation of a business, profession, or farr the difference in the appropriate column(s) of Line 4. If you operat farm, enter aggregate numbers and provide details on an attachm Do not include any part of the business expenses entered of	e more than one business, profession or ent. Do not enter a number less than zero.		
	a. Gross receipts	\$0.00		
	b. Ordinary and necessary business expenses	\$0.00	\$0.00	\$
	c. Business income	Subtract Line b from Line a		Ţ
	Rent and other real property income. Subtract Line b from the appropriate column(s) of Line 5. Do not enter a number less any part of the operating expenses entered on Line b as a december of the operating expenses entered on Line b as a december of the operating expenses entered on Line b as a december of the operating expenses entered on Line b as a december of the operation			
5	a. Gross receipts	\$0.00		
	b. Ordinary and necessary operating expenses	\$0.00	71	
	c. Rent and other real property income	Subtract Line b from Line a	\$0.00	\$
6	Interest, dividends, and royalties.		\$0.00	\$

B22A (O	fficial Form 22A) (Chapter 7) (01/08) - Cont.		
7	Pension and retirement income.	\$0.00	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is icompleted.	\$0.00	\$
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:		
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$0.00 Spouse \$	\$0.00	\$
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		
	a. 0		
	b. 0		
	Total and enter on Line 10	\$0.00	\$
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$2,405.15	\$
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$2,405.15	

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$28,861.80
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: MINNESOTA b. Enter debtor's household size: 1	\$43,965.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Enter the amou	t from Line 12.	\$
Column B that w dependents. Spe	If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, s NOT paid on a regular basis for the household expenses of the debtor or the debtor's cify in the lines below the basis for excluding the Column B income (such as payment of the	
amount of incom	ity or the spouse's support of persons other than the debtor or the debtor's dependents) and the devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did .ine 2.c, enter zero.	
amount of incom not check box at	devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did	
amount of incom not check box at	devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did ine 2.c, enter zero.	

- Cont. Document

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\$ Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.

	Part V. CALCULATION	OF DI	EDUCTIONS FROM	I INCOME		
	Subpart A: Deductions under Sta	ndard	s of the Internal Re	evenue Se	ervice (IRS)	
19A	National Standards: food, clothing, and other items. Standards for Food, Clothing and Other Items for the applica www.usdoj.gov/ust/ or from the clerk of the bankruptcy co	able hous	in Line 19A the "Total" amo ehold size. (This information			\$
19B	National Standards: health care. Enter in Line a1 Health Care for persons under 65 years of age, and in Line a Care for persons 65 years of age or older. (This information of the bankruptcy court.) Enter in Line b1 the number of men and enter in Line b2 the number of members of your household members must be the same as the number stated amount for household members under 65, and enter the total amount for household members 65 and older, and enter health care amount, and enter the result in Line 19B. Household members under 65 years of age	the IRS is availab inbers of yold who a ted in Lin result in the resu	le at www.usdoj.gov/ust/ /our household who are und re 65 years of age or older. re 14b.) Multiply Line a1 by I Line c1. Multiply Line a2 by	t-of-Pocket Hea or from the cler 65 years of a (The total numl Line b1 to obtain Line b2 to obtain and c2 to obtain	alth clerk age, ber n a ain a a total	
	1 411	-	Allowance per member	0. ugo 0. 0		
		a2.	Number of members			
		b2.				
	c1. Subtotal	c2.	Subtotal			\$
20A	Local Standards: housing and utilities; non-mortgage IRS Housing and Utilities Standards; non-mortgage expense (This information is available at www.usdoj.gov/ust/ or from the standards of the	es for the	applicable county and hous			\$
20B	Local Standards: housing and utilities; mortgage/rent amount of the IRS Housing and Utilities Standards; mortgag (this information is available at www.usdoj.gov/ust/ or Line b the total of the Average Monthly Payments for any det 42; subtract Line b from Line a and enter the result in Line 2 a. IRS Housing and Utilities Standards; mortgage/rental b. Average Monthly Payment for any debts secured by you home, if any, as stated in Line 42 c. Net mortgage/rental expense	re/rent ex from the ots secur 0B. D expense	pense for your county and h clerk of the bankruptcy cour ed by your home, as stated to not enter an amount les	ousehold size t); enter on in Line ss than zero.	b from Line a.	\$
21	Local Standards: housing and utilities; adjustment. Lines 20A and 20B does not accurately compute the allowar Housing and Utilities Standards, enter any additional amoun state the basis for your contention in the space below:	nce to wh	•	e IRS		\$
22A	Local Standards: transportation; vehicle operation/pub You are entitled to an expense allowance in this category reg operating a vehicle and regardless of whether you use public Check the number of vehicles for which you pay the operatin expenses are included as a contribution to your household e 0 1 2 or more. If you checked 0, enter on Line 22A the "Public Transportatio If you checked 1 or 2 or more, enter on Line 22A the "Opera Transportation for the applicable number of vehicles in the a Region. (These amounts are available at <a (this="" <a="" amount="" at="" available="" href="https://www.usdoj.go." is="" transportation.="">www.usdoj.go.	tend that Public Tr	you are entitled to an addition	RS Local Stand	for	\$

	of ve	al Standards: transportation ownership/lease expense; Vehicle chicles for which you claim an ownership/lease expense. (You may no ense for more than two vehicles.)		ock the number nership/lease	
	1	2 or more.			
23	(avai	r, in Line a below, the "Ownership Costs" for "One Car" from the IRS lable at www.usdoj.gov/ust/ or from the clerk of the bankruptcy couthly Payments for any debts secured by Vehicle 1, as stated in Line 4 a and enter the result in Line 23. Do not enter an amount les	rt); enter in Li 2; subtract Lir	ne b the total of the Average	
	a.	IRS Transportation Standards, Ownership Costs	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$		\$
	C.	Net ownership/lease expense for Vehicle 1		e b from Line a.	
24	Con Ente (avai the A	al Standards: transportation ownership/lease expense; Vehicle in plete this Line only if you checked the "2 or more" Box in Line 23. In the a below, the "Ownership Costs" for "One Car" from the IRS lable at www.usdoj.gov/ust/ or from the clerk of the bankruptcy could be and enter the result in Line 24. Do not enter an amount least IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 Net ownership/lease expense for Vehicle 2	Local Standa urt); enter in Li ated in Line 42	se b the total of strength subtract Line b s	
				Subtract Line b from Line a.	\$
25	for a		, such as inco		
26	payr	er Necessary Expenses: mandatory payroll deductions for emploil deductions that are required for your employment, such as retirement include discretionary amounts, such as voluntary 401(k) core	ent contributio	Enter the total average monthly ins, union dues, and uniform costs.	\$
27	pay 1	er Necessary Expenses: life insurance. Enter total average for term life insurance for yourself. Do not include premiums for whole life or for any other form of insurance.		emiums that you actually on your dependents,	\$
28	to pa	er Necessary Expenses: court-ordered payments. Enter ay pursuant to the order of a court or administrative agency, such as so not include payments on past due support obligations included	pousal or chil	thly amount that you are required d support payments.	\$
29	chal cond	er Necessary Expenses: education for employment or for a phylenged child. Enter the total average monthly amount that you lition of employment and for education that is required for a physically for whom no public education providing similar services is available.	u actually exp	end for education that is a	\$
30		,	,	int that you actually expend on other educational payments.	\$
31	care paid	that is required for the health and welfare of yourself or your dependence by a health savings account, and that is in excess of the amount entered include payments for health insurance or health savings accounts.	ents, that is no ered in Line 19	B.	\$
32	actua page	er Necessary Expenses: telecommunication services. Er ally pay for telecommunication services other than your basic home tears, call waiting, caller id, special long distance, or internet service to welfare or that of your dependents. Do not include any amounts.	elephone and on the extent ne	ecessary for your health	6
33	Tota	Il Expenses Allowed under IRS Standards. Enter the total of L	ines 19 throu	gh 32	\$

		<u>-</u>	oart B: Additional Living			
		Note: Do not in	clude any expenses tha	t you have listed	in Lines 19-32	
			nce and Health Savings Account I nat are reasonably necessary for your		the monthly expenses in the r dependents.	
	a.	Health Insurance	\$			
	b.	Disability Insurance	\$			
34	C.	Health Savings Account	\$			
	Total	and enter on Line 34	+		 -	\$
	-	u do not actually expend this e below:	total amount, state your actual to	otal average monthly expe	enditures in the	
35	monthl elderly	y expenses that you will continu	re of household or family member ue to pay for the reasonable and nece nber of your household or member of	ssary care and support o		\$
36	incurre		Enter the total average reas family under the Family Violence Pre re of these expenses is required to be	evention and Services Act		\$
37	Local S provid	Standards for Housing and Utili e your case trustee with doo	otal average monthly amount, in exceed ties, that you actually expend for hom umentation of your actual expens already accounted for in the IRS	e energy costs. You es, and you must demo	must	\$
38	you ac second with d	dary school by your dependent ocumentation of your actual	t children less than 18. Ente .50 per child, for attendance at a priv children less than 18 years of age. expenses, and you must explain already accounted for in the IRS	You must provide you why the amount claime	r case trustee	\$
39	clothing Standa or from	irds, not to exceed 5% of those	ed allowances for food and clothing (combined allowances. (This informaturt.) You must demonstrate that	tion is available at	he IRS National www.usdoj.gov/ust/	\$
40		nued charitable contributions cash or financial instruments	Enter the amount that you voto a charitable organization as defined	vill continue to contribute d in 26 U.S.C. § 170(c)(1	in the)-(2).	\$
41	Total /	Additional Expense Deduction	ons under § 707(b). Enter the to	tal of Lines 34 through 40	0	\$
		(Subpart C: Deductions f	or Debt Payment		
	you ow Payme total of filing or	payments on secured claim n, list the name of the creditor, nt, and check whether the pay all amounts scheduled as con f the bankruptcy case, divided la all of the Average Monthly Paym	For each of your debts that is identify the property securing the del ment includes taxes or insurance. The tractually due to each Secured Credit by 60. If necessary, list additional entients on Line 42.	secured by an interest in ot, state the Average Monte Average Monthly Paymor in the 60 months follow	othly ent is the ving the Enter	
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.			\$	☐ yes ☐no	
	b.			\$	yes no	
	C.			\$	yes 🗆 no	
	d.			\$	yes no	
	e.			\$ 	yes no	
				Total: Add Lines a - e		\$

	reside you m in add would	nay include in your deduction dition to the payments listed in I include any sums in default	ims. If any of the debts listed in er property necessary for your support of 1/60th of any amount (the "cure amoun In Line 42, in order to maintain possess that must be paid in order to avoid repowing chart. If necessary, list additional	nt") that you must pay the creditor ion of the property. The cure amount ossession or foreclosure. List and	
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	\exists
43	a.			\$	
	b.			\$	
	C.			\$	
	d.			\$	
	e.			\$	
		•	'	Total: Add Lines a - e	\$
44	as pri	ot include current obligation	imony claims, for which you were liable ons, such as those set out in Line 28	8.	\$
	the fo	ter 13 administrative exper llowing chart, multiply the am nistrative expense.	nses. If you are eligible to file a case nount in line a by the amount in line b, a	se under Chapter 13, complete and enter the resulting	
	a.	Projected average monthly	Chapter 13 plan payment.	\$	
45	b.		cecutive Office for United States is available at www.usdoj.gov/ust/	x	
	C.	Average monthly administr	rative expense of Chapter 13 case	Total: Multiply Lines a and b	\$
	С.	Average monthly administr	ative expense of Chapter 13 case	Total: Multiply Lines a and b	^Ψ
46		Deductions for Debt Payn			\$
46				rough 45.	
46	Total		nent. Enter the total of Lines 42 thr Subpart D: Total Deduc	rough 45.	
	Total	Deductions for Debt Payn of all deductions allowed	Subpart D: Total Deducunder § 707(b)(2). Enter the to	rough 45. tions from Income	\$
	Total	Deductions for Debt Payn of all deductions allowed Part V	Subpart D: Total Deducunder § 707(b)(2). Enter the to	rough 45. tions from Income tal of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION	\$
47	Total	of all deductions allowed Part V the amount from Line 18 (Subpart D: Total Deducunder § 707(b)(2). Enter the to	rough 45. tions from Income tal of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION b)(2))	\$
47	Total Total Enter	of all deductions allowed Part V the amount from Line 18 (the disposable income und	Subpart D: Total Deductions 42 through the state of Lines 42 throu	rough 45. tions from Income tal of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION b)(2))	\$ \$ \$
47 48 49	Total Total Enter Enter Mont result	of all deductions allowed Part V the amount from Line 18 (the disposable income und	Subpart D: Total Deductions 42 through the state of Lines 42 throu	rough 45. tions from Income tal of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION b)(2)) der § 707(b)(2))	\$ \$ \$ \$ \$
47 48 49 50	Total Total Enter Enter Mont result 60-menumb	of all deductions allowed Part V the amount from Line 47 (hly disposable income unconth	Subpart D: Total Deductions 42 through the state of Lines 4 through through the state of Lines 4 through t	tions from Income tal of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION b)(2)) der § 707(b)(2)) 9 from Line 48 and enter the ount in Line 50 by the	\$ \$ \$ \$ \$ \$
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47 48 49 50 51	Total Total Enter Montresult 60-menumb Initia The this still The page The this still The page	of all deductions allowed Part V the amount from Line 18 (the amount from Line 47 (hly disposable income under 60 and enter the result. I presumption determination amount on Line 51 is less tatement, and complete the vere amount set forth on Line 1 of this statement, and complete the vere amount set forth on Line 1 of this statement, and complete the vere amount set forth on Line 1 of this statement, and complete the vere amount set forth on Line 1 of this statement, and complete the vere amount set forth on Line 1 of this statement, and complete the vere amount set forth on Line 1 of this statement, and complete the vere amount set forth on Line 1 of this statement, and complete the vere amount set forth on Line 1 of this statement, and complete the vere amount set forth on Line 1 of this statement, and complete the vere amount set forth on Line 1 of this statement, and complete the vere amount set forth on Line 2 of this statement, and complete the vere amount set forth on Line 2 of this statement, and complete the vere 2 of this statement.	Subpart D: Total Deductions 42 through the state of Lines 4 through through the state of Lines 4 through through through the state of Lines 4 through thro	tions from Income tal of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION b)(2)) der § 707(b)(2)) 9 from Line 48 and enter the count in Line 50 by the proceed as directed. 'The presumption does not arise" at the top of page at the remainder of Part VI. Check the box for "The presumption arises" at the top any also complete Part VII. Do not complete the remainder of Part VII.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
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47 48 49 50 51	Total Total Enter Enter Mont result 60-me numb Initial Thi this s' Thi page Thi VI (Lii Enter	of all deductions allowed Part V The amount from Line 18 (The amount from Line 47 (The amount on Line 51 is less tatement, and complete the very amount set forth on Line 1 of this statement, and complete the very amount on Line 51 is at I nes 53 through 55). The amount of your total reshold debt payment amount set forth debt payment amount on Line 51 is at I nes 53 through 55).	Subpart D: Total Deductions 42 through the state of Lines 4 through through the state of Lines 4 through throug	tions from Income tal of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION b)(2)) der § 707(b)(2)) 9 from Line 48 and enter the count in Line 50 by the proceed as directed. 'The presumption does not arise" at the top of page at the remainder of Part VI. Check the box for "The presumption arises" at the top any also complete Part VII. Do not complete the remainder of Part VII.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
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PART VII. ADDITIONAL EXPENSE CLAIMS

		17411 VIII ADDITIONAL EXTENSE	
	health monthl	Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the and welfare of you and your family and that you contend should be an additional deduction from your current ly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect verage monthly expense for each item. Total the expenses.	
EG		Expense Description Monthly Amount	
56	a.	\$	
	b.	\$	
	C.	\$	
		Total: Add Lines a, b, and c \$	
		Part VIII: VERIFICATION	
57		are under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, lebtors must sign.)	
	Date: _	Signature: /s/ RICHARD M ROLLINS (Debtor)	
	Date: _	Signature:(Joint Debtor, if any)	

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In re RICHARD M ROLLINS	Case No.	
	Chapter	7
	/ Debtor	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 78,000.00		
B-Personal Property	Yes	3	\$ 15,911.01		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 80,809.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 97,075.02	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 1,823.28
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,861.73
TOTAL		16	\$ 93,911.01	\$ 177,884.02	

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In re <i>RICHARD M ROLLINS</i>	Case No. Chapter 7
	/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,823.28
Average Expenses (from Schedule J, Line 18)	\$ 1,861.73
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 2,405.15

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 5,655.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 97,075.02
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 102,730.02

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In re RICHARD M ROLLINS	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property		Nature of Debtor's Interest in Property	-W :J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
BLOCK 6, LOT 15, DARTT'S SECOND ADDITION, STEELE COUNTY, MN	Fee	e Simple		\$ 78,000.00	\$ 75,154.00

TOTAL \$ (Report also on Summary of Schedules.)

78,000.00

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In re RICHARD M ROLLINS	. Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n	Description and Location of Property	HusbandH WifeW JointJ CommunityC	Deducting any Secured Claim or
1. Cash on hand.	x			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT Location: PROVIDIAN FINANCIAL 1080 WEST FRONTAGE ROAD OWATONNA, MN 55060		\$ 158.24
		CHECKING ACCOUNT Location: US BANK 132 W BROADWAY ST OWATONNA, MN 55060		\$ 64.51
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD GOODS Location: In debtor's possession		\$ 4,383.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 		BOOKS- \$115.00 COMIC BOOKS- \$2,935.00 (FULL VALUE BUT OWN 50% WITH SON) STAR TREK MAGAZINES- \$431.00 Location: In debtor's possession	ED	\$ 3,481.00
6. Wearing apparel.		WEARING APPAREL Location: In debtor's possession		\$ 600.00
7. Furs and jewelry.	x			
Firearms and sports, photographic, and other hobby equipment.		CAMERA- \$50 PISTOL- \$450		\$ 500.00

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In re RICHARD M ROLLINS	, Case No					
Debtor(s)	(if known					

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)		
Type of Property	N o n e	Description and Location of Property	HusbandH WifeW JointJ CommunityC	Cooured Claims or
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Location: In debtor's possession INTEREST IN LIFE INSURANCE (NET CASH VALUE Location: NEW YORK LIFE PO BOX 130539 DALLAS, YX 75313-0539)	\$ 1,249.26
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	x			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
Sovernment and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x	ESTIMATED 2007 TAX RETURN		\$ 3,500.00
g o particular.		Location: IRS AND STATE OF MINNESOTA		
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

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In re RICHARD M ROLLINS	Case No.
Debtor(s)	, (if known

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)		
Type of Property	N o n e	Description and Location of Property Husbane Wifi Joir Community	∍W tJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X	1988 CHEVY	Н	\$ 500.00
vehicles and accessories.		Location: In debtor's possession		\$ 275.00
26. Boats, motors, and accessories.	X	1994 BUICK LESABER Location: In debtor's possession	H	ş 275.00
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.		SNOWBLOWER, TOOLS, DREMEL SAW AND COMPRESSOR Location: In debtor's possession		\$ 1,200.00
30. Inventory.	x			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
Farming equipment and implements. 34. Farm supplies, chemicals, and feed.	x x			
35. Other personal property of any kind not already listed. Itemize.	x			

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1	n	rΔ	

RICHARD M ROLLINS	
	,

Debtor(s)

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☑ 11 U.S.C. § 522(b) (2)

☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
BLOCK 6, LOT 15, DARTT'S SECOND ADDITION, STEELE COUNTY, MN	11 USC 522(d)(1)	\$ 2,846.00	\$ 78,000.00
CHECKING ACCOUNT	11 USC 522(d)(5)	\$ 158.24	\$ 158.24
CHECKING ACCOUNT	11 USC 522(d)(5)	\$ 64.51	\$ 64.51
HOUSEHOLD GOODS	11 USC 522(d)(3)	\$ 4,383.00	\$ 4,383.00
BOOKS- \$115.00 COMIC BOOKS- \$2,935.00 (FULL VALUE BUT OWNED 50% WITH SON) STAR TREK MAGAZINES- \$431.00	11 USC 522(d)(3) 11 USC 522(d)(5)	\$ 115.00 \$ 3,366.00	\$ 3,481.00
WEARING APPAREL	11 USC 522(d)(3)	\$ 600.00	\$ 600.00
CAMERA- \$50 PISTOL- \$450	11 USC 522(d)(5)	\$ 500.00	\$ 500.00
INTEREST IN LIFE INSURANCE (NET CASH VALUE)	11 USC 522(d)(8)	\$ 1,249.26	\$ 1,249.26
ESTIMATED 2007 TAX RETURN	11 USC 522(d)(5)	\$ 3,500.00	\$ 3,500.00
1988 CHEVY	11 USC 522(d)(2)	\$ 500.00	\$ 500.00
1994 BUICK LESABER	11 USC 522(d)(5)	\$ 275.00	\$ 275.00
SNOWBLOWER, TOOLS, DREMEL SAW AND COMPRESSOR	11 USC 522(d)(5)	\$ 1,200.00	\$ 1,200.00

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B6D (Official Form 6D) (12/07)

In re RICHARD M ROLLINS	, Cas	e No.
Debtor(s)		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 V H- W- J	rate Claim was Incurred, Nature If Lien, and Description and Market If Lien, and Description and Market If Lien, and Description and Market If Lien If	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 1555 Creditor # : 1 GMAC LEASING PO BOX 78234 Phoenix AZ 85062-8234			2006 CHEVY COBALT (RETURNED) Value: \$ 0.00				\$ 5,655.00	\$ 5,655.00
Account No: 1664 Creditor # : 2 HOMECOMINGS FINANCIAL 2711 N HASKELL AVE SW 1 Dallas TX 75204		H	2005-12-01 2ND MORTGAGE Value: \$ 78,000.00				\$ 44,635.00	\$ 0.00
Account No: 4650 Creditor # : 3 WELLS FARGO HOME MORTGAGE PO BOX 6417 CAROL STREAM IL 60197-6417			MORTGAGE Value: \$ 78,000.00				\$ 30,519.00	\$ 0.00
No continuation sheets attached		1	. ,	f thi	otal	e) \$	\$ 80,809.00 \$ 80,809.00	\$ 5,655.00 \$ 5,655.00

(Report also on Summary of Schedules.)

(If applicable, report also or Statistical Summary of Certain Liabilities and Related Data) BGE (Official Form GE) (12/07) 08-30004 Doc 1 Filed 01/02/08 Entered 01/02/08 13:42:01 Desc Main Document Page 19 of 37

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

box l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts rt this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

drug, or another substance. 11 U.S.C. § 507(a)(10).

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B6F (Official Form 6F) (12/07)

In re_RICHARD M ROLLINS	,	Case No.	
Debtor(s)		_	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0861 Creditor # : 1 BANK OF AMERICA PO BOX 15726 Wilmington DE 19886-5726			CREDIT CARD				\$ 19,435.27
Account No: 0861 Representing: BANK OF AMERICA			BANK OF AMERICA PO BOX 15026 WILMINGTON DE 19850-5026				
Account No: 0861 Representing: BANK OF AMERICA			CREDITORS INTERCHANGE, INC. 80 HOLTZ DRIVE Buffalo NY 14225				
Account No: 0861 Representing: BANK OF AMERICA			BANK OF AMERICA PO BOX 1598 NORFOLK VA 23501-1598				
4 continuation sheets attached			1	Sub		I\$ al\$	\$ 19,435.27

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re RICHARD M ROLLINS	ase No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	_	W¹	and C	Claim was Incurred, Consideration for Claim. im is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3096 Creditor # : 2 CAPITAL ONE PO BOX 60024 CITY INDUST CA 91716-0024			CREDIT	CARD				\$ 19,028.06
Account No: 3096 Representing: CAPITAL ONE	-		PO BOX	RECOVERY SYSTEMS 722929 N TX 77272-2929				
Account No: 3096 Representing: CAPITAL ONE	-		CAPITAI PO BOX RICHMOI					
Account No: 3096 Representing: CAPITAL ONE	-		6380 R	FICES OF JAMES A WEST DGERDALE ROAD, SUITE 130 n TX 77072-1612				
Account No: 6117 Creditor # : 3 CHOICE VISA PO BOX 688909 Des Moines IA 50368-8909			CREDIT	CARD				\$ 11,713.99
Account No: 6117 Representing: CHOICE VISA	-		CITI PO BOX Sioux I	6241 Falls SD 57117				
Sheet No. 1 of 4 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ed to	o So	(Use only on la	st page of the completed Schedule F. Report also on Summary	of Sc	Γ ota chedu	I \$	\$ 30,742.05

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In re RICHARD M ROLLINS	ase No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	and (Claim was Incurred, Consideration for Claim. aim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7577 Creditor # : 4 DISCOVER PO BOX 30395 SALT LAKE CITY UT 84130-0395	-		CREDIT	' CARD				\$ 5,028.88
Account No: 7577 Representing: DISCOVER			PO BOX	ER CARD 30943 ake City UT 84130				
Account No: 7577 Representing: DISCOVER			PO BOX	ER CLASSIC CARD 15316 GTON DE 19850-5316				
Account No: 3310 Creditor # : 5 NEW YORK LIFE INSURANCE COMPAN PO BOX 130539 DALLAS TX 75221-0539			LIFE I	NSURANCE LOAN				\$ 15,847.99
Account No: 3310 Representing: NEW YORK LIFE INSURANCE COMPAN	-		PO BOX	RK LIFE INSURANCE COMPAN 742545 nati OH 45274-2545				
Account No: 6961 Creditor # : 6 SEARS CREDIT CARDS PO BOX 6936 THE LAKES NV 88901-6936	<u> </u>		CREDIT	' CARD				\$ 12,209.74
Sheet No. 2 of 4 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	ned t	to Sc	(Use only on I	ast page of the completed Schedule F. Report also on Sum pplicable, on the Statistical Summary of Certain Liabilities	mary of S	Tota ched	al \$	\$ 33,086.61

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B6F (Official Form 6F) (12/07) - Cont.

In re	RICHARD M ROLLINS	,	Case No.	
	D - I- 4/ -)			_

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		T	But Older was becaused			1	Amount of Claim
Creditor's Name, Mailing Address			Date Claim was Incurred, and Consideration for Claim.		_		Amount of Claim
including Zip Code,	o-Debtor		If Claim is Subject to Setoff, so State.	ent	Unliquidated	_	
And Account Number	Ģ	н	Husband	ting	quid	ntec	
(See instructions above.)	ပိ	VV	Wife	Contingent	Juli	Disputed	
			loint Community	٦	_	-	
Account No: 6961							
Representing:			SEARS				
SEARS CREDIT CARDS			PO BOX 6922 THE LAKES NV 88901-6922				
Account No: 6961							
Representing:			CENTRAL CREDIT SERVICES				
SEARS CREDIT CARDS			DEPT A PO BOX 15118				
			Jacksonville FL 32239-5118				
Account No: 2536		H	2007-03-01				\$ 484.00
Creditor # : 7		11	OVERDRAFT CHECKING ACCOUNT				Ψ 404.00
Us Bank Hogan Loc			0.2.2.2.2				
Po Box 5227 Cincinnati OH 45201							
CINCILITACE ON 45201							
Account No: 5992		Н	2007-03-01				\$ 655.00
Creditor # : 8		11	CREDIT CARD				φ 055.00
Us Bank/na Nd			SIESTI GIIIS				
4325 17th Ave S Fargo ND 58125							
Faigo ND 38123							
Account No: 0001							\$ 6,442.29
Creditor # : 9 WELLS FARGO BANK			PERSONAL LINE OF CREDIT				
101 N CEDAR ST							
Owatonna MN 55060							
Account No: 0001							
Representing:			PRIMARY FINANCIAL SERVICES 3115 NORTH 3RD AVE SUITE 112				
WELLS FARGO BANK			Phoenix AZ 85013				
						1	
Sheet No. 3 of 4 continuation sheets at	tached t	to So	chedule of	Sub	tota	I \$	\$ 7,581.29
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Sumr		Tota		
			and, if applicable, on the Statistical Summary of Certain Liabilities a				

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In re RICHARD M ROLLINS	ase No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	for		and Consideration for Claim. If Claim is Subject to Setoff, so State.	Ħ	Unliquidated	_	
And Account Number	Co-Debtor	L.		Contingent	nid	Disputed	
(See instructions above.)	ප්	H	Husband Wife	ont	nliq	ispı	
			Joint Community	O	_		
Account No: 0001	X						\$ 6,229.80
Creditor # : 10 WELLS FARGO BANK PO BOX 54180 Los Angeles CA 90054-0718			LINE OF CREDIT				
Account No: 0001							
Representing:			WELLS FARGO BANK				
WELLS FARGO BANK			PO BOX 4233 Portland OR 97208				
			Portland OR 9/208				
Account No:							
Account No:							
A consist No.							
Account No:							
Account No:							
		1	1		1	1	
Sheet No. 4 of 4 continuation sheets at	tached t	o So	chedule of	Subi	toto	ı¢	÷ c 220 00
Creditors Holding Unsecured Nonpriority Claims					Tota		\$ 6,229.80
. , , , ,			(Use only on last page of the completed Schedule F. Report also on Sumn and, if applicable, on the Statistical Summary of Certain Liabilities a	nary of S	ched	ules	\$ 97,075.02

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n re <i>RICHARD M ROLLINS</i>	/ Debtor	Case No.	
	<u> </u>	•	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
ALLTEL Building 4, Third Floor One Allied Drive Little Rock AR 72202	Contract Type: CELL PHONE Terms: Beginning date: Debtor's Interest: Lessor Description: CELL PHONE SERVICES CONTRACT Buyout Option:
GMAC LEASING PO BOX 78234 Phoenix AZ 85062-8234	Contract Type: Vehicle lease Terms: Beginning date:12/1/2005 Debtor's Interest: Lessor Description: 2006 CHEVY COBALT Buyout Option:

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re RICHARD M ROLLINS	/ Debtor	Case No.	
	<u> </u>	_	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
STEPHANIE A ROLLINS 422 N CEDAR AVE APT 3	WELLS FARGO BANK PO BOX 54180
Owatonna MN 55060	Los Angeles CA 90054-0718

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n re RICHARD M ROLLINS	Case No.	
Debtor(s)	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

form may differ from the cu	urrent monthly income calculated on Form 22A, 22B, or 22C.				
Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: Single	RELATIONSHIP(S):		AGE(S):		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	FACTORY WORKER				
Name of Employer	TRUTH HARDWARE				
How Long Employed	5 YEARS				
Address of Employer	700 WEST BRIDGE ST Owatonna MN 55060				
INCOME: (Estimate of aver	age or projected monthly income at time case filed)		DEBTOR	S	SPOUSE
 Monthly gross wages, sa Estimate monthly overtim 	lary, and commissions (Prorate if not paid monthly)	\$ \$	2,312.53 0.00		0.00 0.00
3. SUBTOTAL	le .	\$	2,312.53		0.00
4. LESS PAYROLL DEDUC a. Payroll taxes and soc b. Insurance c. Union dues d. Other (Specify):		\$\$\$\$\$\$	443.08 296.16 0.00 0.00	\$\$\$	0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	739.25	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,573.28	\$	0.00
8. Income from real propert9. Interest and dividends	or support payments payable to the debtor for the debtor's use or that	*****	0.00 0.00 0.00 0.00	\$\$\$\$ \$	0.00 0.00 0.00 0.00
13. Other monthly income	icone	•	0. 00	Ψ	0.00
(Specify): RENT FRO	M SON	\$	250.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	250.00	\$	0.00
15. AVERAGE MONTHLY I	INCOME (Add amounts shown on lines 6 and 14)	\$	1,823.28	\$	0.00
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals		\$	1,823.2	<u>8</u>
from line 15; if there is or	nly one debtor repeat total reported on line 15)		rt also on Summary of So tical Summary of Certair		
17. Describe any increas	se or decrease in income reasonably anticipated to occur within the yea	r following the filir	ng of this document:		

In re RICHARD M ROLLINS	•	Case No.	
Debtor(s)	.,		(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

[242.00
1. Rent or home mortgage payment (include lot rented for mobile home)		349.29
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		167 50
2. Utilities: a. Electricity and heating fuel		167.50
b. Water and sewer c. Telephone	\$	167.50
d. Other CABLE TV	. .\$	47.00 122.00
Other GARBAGE	\$	
Other	. .\$	35.00 0.00
- Curd	Ф	
3. Home maintenance (repairs and upkeep)	. \$	15.00
4. Food	\$	150.00
5. Clothing		0.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	175.00
8. Transportation (not including car payments)	\$	50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	65.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	143.00
e. Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		0.00
b. Other: 2ND MORTGAGE	\$	375.44
c. Other:		0.00
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	1,861.73
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<u> </u>	,
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
13. Describe any morease of decrease in experimitares reasonably anticipated to occur within the year following the ming of this document.		
20. STATEMENT OF MONTHLY NET INCOME	•	1 000 00
a. Average monthly income from Line 16 of Schedule I	\$	1,823.28
b. Average monthly expenses from Line 18 above	\$	1,861.73
c. Monthly net income (a. minus b.)	\$	(38.45)
	+	

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Desc Main

In re RICHARD M ROLLINS	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

DEGLARATION SHEEKT ENACTT OF TERRORIT DE AN INDIVIDUAL DEDITOR			
	are under penalty of perjury that I have read to the best of my knowledge, information a	the foregoing summary and schedules, consisting of nd belief.	sheets, and that they are true and
Date:	1/2/2008	Signature /s/ RICHARD M ROLLINS RICHARD M ROLLINS	
		[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Document Page 30 of 37 UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In re: RICHARD M ROLLINS

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$27,967.52 WAGES

Last Year: \$21,454 Year before: \$19,581

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	3. Payments to creditors Complete a. or b., as appropriate, and c.					
	a. Individual or joint debtor(s) with primarily consum- creditor, made within 90 days immediately preceding such transfer is less than \$600. Indicate with an asteri- alternative repayment schedule under a plan by an app 13 must include payments by either or both spouses who	the commencement of this case sk (*) any payments that were m proved nonprofit budgeting and c	e unless the aggregate value of all ade to a creditor on account of a d reditor counseling agency. (Married	property that constitutes or is affected by omestic support obligation or as part of ar debtors filing under chapter 12 or chapter	/ 1	
IAME A	ND ADDRESS OF CREDITOR	DATES OF	AAAOLINIT DAID	AMOUNT		
		PAYMENTS	AMOUNT PAID	STILL OWING		
ORTGA	cor: WELLS FARGO HOME AGE ss: PO BOX 6417	OCT, NOV, DEC 2007	\$1,047.84	\$30,519	\$30,519	
	STREAM, IL 60197-6417					
redit ddres	cor: HOMECOMINGS FINANCIAL	OCT, NOV, DEC 2007	\$1,126.32	\$44,124	\$44,124	
ddres	cor: GMAC cs: PO BOX 78234 cx, AZ 85062-8234	OCT, NOV, DEC 2007	\$654.00	LEASE		
None	b. Debtor whose debts are not primarily consumer of commencement of this case unless the aggregate validividual, indicate with an asterisk (*) any payments repayment schedule under a plan by an approved nor include payments and other transfers by either or both is not filled.)	alue of all property that constitutes that were made to a creditor opprofit budgeting and creditor co	tes or is affected by such transfer on account of a domestic supportunseling agency. (Married debtors	r is less than \$5,475. If the debtor is ar ort obligation or as part of an alternative filingunder chapter 12 or chapter 13 mus	n e t	
None	c. All debtors: List all payments made within one year insiders. (Married debtors filing under chapter 12 or ct spouses are separated and a joint petition is not filed.)					
None						

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint \boxtimes petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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DATE OF

REPOSSESSION FORECLOSURE SALE,

OF CREDITOR OR SELLER TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Name: GMAC LEASING Description: 2006 CHEVY COBALT

Address: PO BOX 78234 Value: PHOENIX, AZ 85062-8234

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated \boxtimes and a joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition \boxtimes

7. Gifts

None

None

None

None

X

 \boxtimes

 \boxtimes

NAME AND ADDRESS

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation,

9. Payments related to debt counseling or bankruptcy

is filed, unless the spouses are separated and a joint petition is not filed.)

relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: PERRY A. BERG Date of Payment: \$1,726.00

DATE OF PAYMENT,

Payor: RICHARD M ROLLINGS

Address: PO BOX 249

10. Other transfers

NAME AND ADDRESS OF PAYER

215 ELM AVE EAST WASECA, MN 56093

> a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

None \boxtimes

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

NAME AND ADDRESS OF INSTITUTION

Institution: WELLS FARGO

Address:

Account Type and No .:

CHECKING

Final Balance: \$0

03/2007

12. Safe deposit boxes

None X

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None \boxtimes

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None \boxtimes

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None \boxtimes

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None \boxtimes

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	01/02/2008	Signature /s/ RICHARD M ROLLINS
		of Debtor
Date		Signature
		of Joint Debtor
		(if any)

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

n re <i>RICHARD M ROLLINS</i>	Case No. Chapter 7					
			Debtor			
CHAPTER 7 INI	DIVIDUAL DEBTOR	'S STATEME	ENT OF II	NTENTIC	ON	
☑ I have filed a schedule of assets and liabilities was a schedule of assets and liabilities was a schedule of assets. ☐ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	vhich includes debts secured b	by property of the es	state.			
☑ I have filed a schedule of executory contracts a	nd unexpired leases which inc	cludes personal proj	perty subject t	o an unexpire	ed lease.	
☐ I intend to do the following with respect to the precious of the pr	operty of the estate which sec	cures those debts o	r is subject to	a lease:		
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
HOMESTEAD	WELLS FARGO HOME			X		Х
	MORTGAGE	MORTGAGE				
"	HOMECOMINGS FINA	HOMECOMINGS FINANCIAL		X		X
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
2006 CHEVY COBALT	GMAC LEASING	Debtor	†			
CELL PHONE SERVICES CONTRACT	ALLTEL	rejects these				
	1	contracts				
	Signature of I	Debtor(s)				
Date: <u>01/02/2008</u>	Debtor: /s/ RICHARI	O M ROLLINS				((
Oate:	Joint Debtor:					

Rule 2016(b) (8) (a) See 08-30004 Doc 1 Filed 01/02/08 Entered 01/02/08 13:42:01 Desc Main Document Page 37 of 37

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

n re	RICHARD M RO	DLLINS				Case No. Chapter 7
				1	Debtor	
	Attorney for Debtor:	PERRY A.	BERG			

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

DEBTOR'S MOTHER

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

I

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 01/02/2008 Respectfully submitted,

X /s/ PERRY A. BERG

Attorney for Petitioner: PERRY A. BERG

PATTON, HOVERSTEN & BERG, P.A.

PO BOX 249

215 ELM AVE EAST

WASECA MN 56093